CitiDirect \ CitiDirect EB - Citi Trade Portal

User Manual

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1. LOGIN

Login into Citi Trade Portal takes place via CitiDirect BE Portal. Open the CitiDirect login address (**https://portal.CitiDirect.com**) in your browser and log in an usual way with your SafeWord card. For a detailed step by step instruction on how to login into CitiDirect, please refer to the 'Login' manual available in the Manuals section at **citidirect.pl.**

After logging into CitiDirect via CitiDirect BE portal you will see the page presented below. Click **Trade -> Trade Financing** in the upper left corner of the screen.
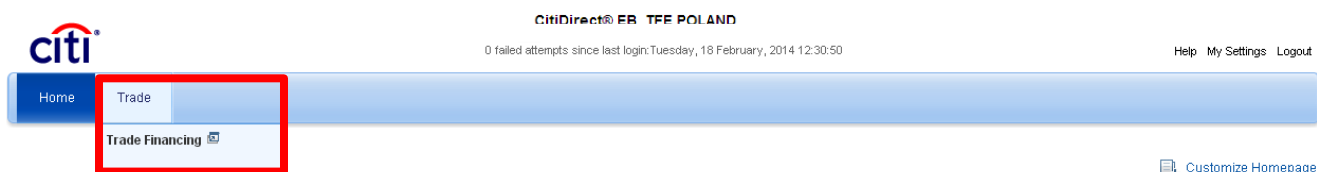
NOTE
The application opens in a new window or in a new browser tab. If the message about blocking pop-up windows appears, click on the message and allow the pop-up window to open.

2. HOW TO BEGIN

2.1. Homepage

When Citi Trade Portal module is opened, the Users will see the below page on their screen:

The hereby User Manual refers to all products accessible via Citi Trade Portal. The content of menus and sub-menus visible to particular Users in the system depends on the entitlements assigned to these Users according to suitable documentation.

'My Shortcuts' section – consists of maximum 5 shortcuts picked by the User. To select which shortcuts will be visible on the Homepage, click the 'Adjust' button in the upper right corner of this section and follow the instructions available below in **'2.2 My Shortcuts'** paragraph.

'Messages' (alerts) section – contains information about notifications sent to the User, which have not been opened (read) yet. Maximum of 10 unread messages can be displayed in this section. Under the alerts table you can find the 'Mark as read' button – if you select a message from the list and click this button it will become marked as read and disappear from the list. If there are more than 10 alerts available in the system, you can click the 'navigate to Alerts page' hyperlink under the section to display all available alerts.

2.2. My Shortcuts

'My Shortcuts' section visible on the homepage (welcome screen) allows the User to go directly to the earlier specified tab of their choice. To configure the shortcuts, go to **Settings -> Shortcuts** on the navigation bar. Before the User selects their own choice of shortcuts, the below two shortcuts are set as default in the system:

- Factoring – preview of invoices
- Factoring – contracts list

Saved configuration for each User is stored individually.
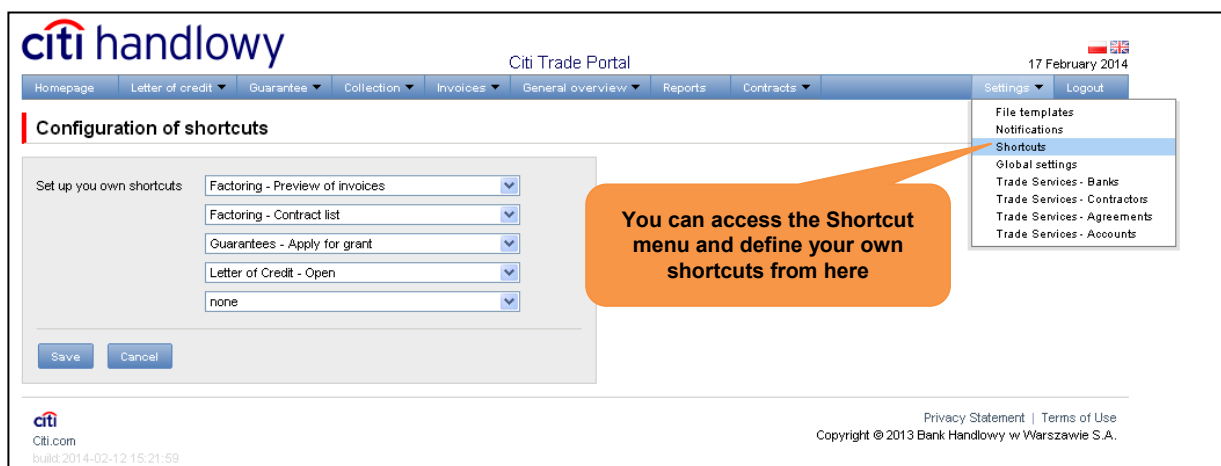
2.3. Global settings

In the **Settings -> Global Settings** tab, you can set the format of dates and numbers displayed in the portal (and available on generated reports, alerts). From here you can also set the number of items displayed in the list by default (applies when multiple pages are present in the table). Saved configuration for each User is stored individually.
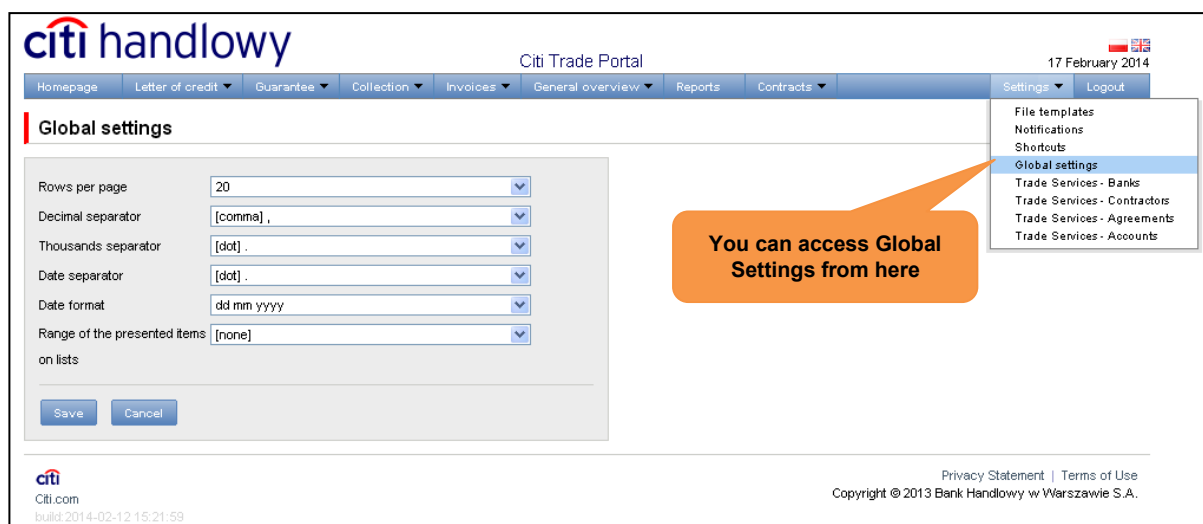
2.4. Notifications

In the **Settings -> Notifications** tab, you can set the types of notifications you wish to receive, as well as the way in which they will be delivered.

In the table, under 'Reminder type' the User can choose the types of notifications they wish to receive (the reminder types are set up individually for each service). The available channels of notification delivery are:
- Alert – selecting this this notification type will result in notifications being displayed on the homepage screen under the Messages section.
- SMS – if this notification type is selected the notifications will be sent to the mobile phone number specified by the User in the 'Phone' field.

The mobile phone number should be entered in the following format: **+48XXXYYZZWW** or **48XXXYYZZWW** where 'XXXYYZZWW' represents the phone number. Citi Trade Portal SMS notification service is available for Polish mobile phone numbers (i.e. beginning with +48) only.

- E-mail – if this option is selected, the notifications will be sent to the email address specified by the User in the E-mail field.

For the notifications sent by SMS, the User can choose the preferred delivery time range (the default hours are: 8am – 6pm on business days). If the 'unlimited' box is ticked, the SMS notifications will be arriving simultaneously with the notifications sent by the other channels – the very moment the event occurs in the system, even on weekends.

If the User chooses not to receive any kind of notifications, especially the notifications for '*Financed invoices*' and '*The application was accepted*' it is highly recommended that the User logs into Citi Trade Portal every day.

3. FACTORING

3.1. Invoices

The drop-down selection lists of Buyers and Sellers are limited to 30 items. When Sellers or Buyers list contains more than 30 items, access to the full list is possible by clicking on the icon to the right of the drop-down list.

After you finish entering details for the new invoice, click 'Add' – the invoice will then be saved and automatically made available on the 'Sending invoices' screen with 'to send' status.

The list of newly entered invoices will be also displayed under the 'Preview of submitted invoices' section below. From there, it is possible to modify the details of the created invoices – just click 'modify' in the Action column:

When 'modify' is clicked, the input fields in the upper part of the screen will be filled with details of the currently edited invoice. After you enter the desired changes into these fields, click Save – the changes will then be applied to the invoice. If you wish to delete an invoice, select it from the list by ticking the corresponding checkbox and click Delete.

The invoices can also be <u>uploaded</u> into the system – go to Invoices on the navigation bar and select Import from the drop-down list.

File import is a process consisting of two steps:

- Selecting the file you wish to upload and choosing the import template for this file from the list of templates provided by the Bank or templates created by the User.
- Verifying correctness of the uploaded invoices, correcting errors and editing invoice details.

When the file with invoice details is uploaded into the system, each of its rows is automatically analysed according to the defined import template – the rows formatted correctly are then marked with green 'tick', while the incorrect items from the list of uploaded invoices are marked with a red 'x'.

The invoices which have been uploaded into the system will appear in the Citi Trade Portal database with the 'to send' status only after the 'Save approved invoices' button is clicked. Simultaneously a check of selected items is run by the system. If the 'Send approved invoices' button is clicked instead, the uploaded invoices will be sent to the Bank for processing and the step in which the invoices appear on the Invoice Sending screen to be verified will be skipped. These invoices will receive the 'sent' status after passing the validation process. If the agreement concluded with the Bank includes authorization of invoices, after sending invoices the User will first need to authorize the sent items on the **Invoices -> Approve** screen. Only after authorization they will be released to the Bank for processing.

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Citi Trade Portal

18 February 2014

| Homepage | Letter of credit ▼ | Guarantee ▼ | Collection ▼ | Invoices ▼ | General overview ▼ | Reports | Contracts ▼ | Settings ▼ | Logout |

Invoice submission from a file - step 2/2

File name **demo1.txt**

Total number of invoices   3   Total number of approved invoices   2   Total number of invoices being not loaded   **1**   Total number of records with detected errors   **0**

☐ Show only records with detected errors

It is possible to edit uploaded invoices by seletecting appropriate option in the column "Action".

Invoice list from a file   Page ◁ 1 of 1 ▷   Number of results 3   Number of results per page 20 ▼   Adjust

	Contract	Seller	Buyer	Invoice no.	Invoice date	Due Date	Amount	Currency	Type	Action
✖	DEMO/F. z regresem	DEMO Klient	TEST a/s	demo0001	18.02.2014	21.02.2014	1.500,01			change
☑	DEMO/F. z regresem	DEMO Klient	TEST a/s	demo0002	18.02.2014	21.02.2014	1.500,01	PLN		change
☑	DEMO/F. z regresem	DEMO Klient	TEST a/s	demo0003	18.02.2014	21.02.2014	1.500,01	PLN		change

[Save approved invoices]   [Send approved invoices]

The total number of submitted invoices 2   The total amount of submitted invoices   **3.000,02 PLN**

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This button uploads the invoices into the Citi Trade Portal database – they become available for sending from the Invoices -> Send tab.

When clicked, this button sends the invoices to the Bank for processing, without the need to first go to the invoice sending screen at Invoices -> Send tab.

If the User wishes to:
- Send the approved invoices – by default the system sets the current date as the Purchase request date. The Request purchase date can be changed in the step 2/2 of file upload by clicking 'change' under the 'Action' column of the table and then choosing the suitable Request purchase date from the calendar.
- Save approved invoices to later send them from the **Invoices -> Send tab** - Purchase request date should be selected in the appropriate field on the Invoice Sending screen ('Requested execution date' field) – it can be selected for the entire group of invoices. The process of sending invoices from the **Invoices -> Send** tab is described below in the 'Sending' section of this Manual.

Regardless of the above, if a fixed Request purchase date has been specified in the agreement concluded with the Bank (e.g. always due date), the system will process the transactions according to the provisions of that agreement.

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Citi Trade Portal

18 February 2014

| Homepage | Letter of credit ▼ | Guarantee ▼ | Collection ▼ | Invoices ▼ | General overview ▼ | Reports | Contracts ▼ | Settings ▼ | Logout |

Invoice submission from a file - step 2/2

File name **demo1.txt**

Total number of invoices   3   Total number of approved invoices   2   Total number of invoices being not loaded   **1**   Total number of records with detected errors   **0**

☐ Show only records with detected errors

Seller	DEMO Klient	Tax ID: 22-33-44 Address: ul. Opolska 00-001 Solec
Contract	DEMO/F. z regresem	
Buyer	TEST a/s	Tax ID: 55-66 Address: ul. Śliska 55 00-001 Lądek Zdrój
Purchase request	select	
Purchase request date		

Invoice no.	Invoice date	Due date	Amount	
demo0001	18.02.2014		1.500,01	select ▼

[Save] [Cancel]

In this field Purchase Request Date for the selected invoice should be input.

Invoice list from a file   Page ◁ 1 of 1 ▷   Number of results 3   Number of results per page 20 ▼   Adjust

	Contract	Seller	Buyer	Invoice no.	Invoice date	Due Date	Amount	Currency	Type	Action
✖	DEMO/F. z regresem	DEMO Klient	TEST a/s	demo0001	18.02.2014	21.02.2014	1.500,01			
☑	DEMO/F. z regresem	DEMO Klient	TEST a/s	demo0002	18.02.2014	21.02.2014	1.500,01	PLN		
☑	DEMO/F. z regresem	DEMO Klient	TEST a/s	demo0003	18.02.2014	21.02.2014	1.500,01	PLN		

[Save approved invoices]   [Send approved invoices]

The total number of submitted invoices 2   The total amount of submitted invoices   **3.000,02 PLN**

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The success of file import and correctness of the uploaded file depends on whether that file has been prepared according to the appropriate import template. The User can choose a ready import template made available to them by the Bank or create their own import template. Detailed information about import templates and creation of import templates can be found in the system in the **Settings -> File templates** as well as chapter 3.5 of this manual.

The predefined template 'Faktoring Odwrócony' does not include the Purchase request date field.

The User can create their own file templates with Purchase request date – in this case in step 2/2 of file import (the 'Send approved invoices' button) the User can send invoices for which the Purchase request date has been specified in the uploaded file.

Presented below are the two examples of file templates available in the system:

Import file template 'Faktoring Odwrócony '.
Import file should be prepared as a text file coded in Windows 1250 (CP -1250).
This import format can be used to support imports of invoices for various factoring programs in particular:
- Classic factoring
- Factoring with recourse
- Receivables discounting
- Supplier Finance

In the import file, there are two types of records:
- The header row, which is skipped by the system during the import
- Row(s) with transactions, each containing the necessary information about one invoice

Row structure:
AgreementNo;SellerTAXid;BuyerTAXid;InvoiceNo;InvIssuanceDate;InvMaturityDate;InvAmount;CCY

Preview of file template

Template name	Faktoring Odwrócony
☑ Ignore first	1 rows
☑ Ignore last	0 rows
File structure	with separator
Separator	[semicolon] ;
Quote char	[none]
Decimal separator	[comma] ,
Thousands separator	[none]
Date separator	[dash] -
Date format	yyyy mm dd
File encoding	CP1250

Cancel

Columns in a file

	No.	Column	Length	Constant value
☑	1	Contract	30	
☑	2	Seller Tax ID	50	
☑	3	Buyer Tax ID	50	
☑	4	Invoice no	50	
☑	5	Invoice date	10	
☑	6	Due date	10	
☑	7	Amount	20	
☑	8	Currency	3	
☐		Installment no.	50	
☐		Installment amount	20	
☐		Action after rejection	1	
☐		Request type	1	
☐		Financing date	10	
☐		Installment currency	3	
☐		Installment rate	15	

Import file example 'Faktoring Odwrócony':
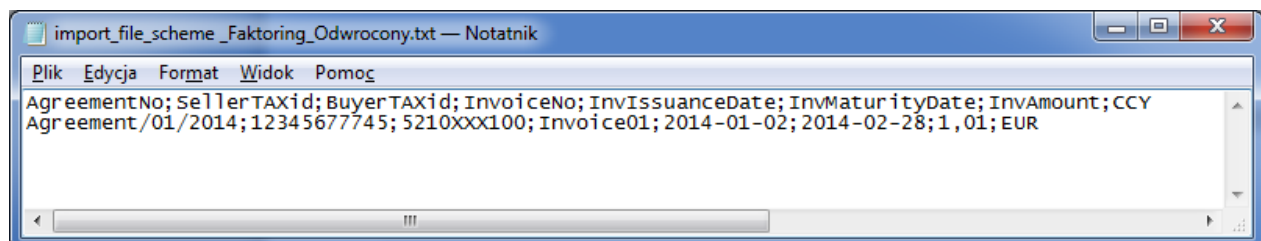
```
import_file_scheme _Faktoring_Odwrocony.txt — Notatnik

Plik  Edycja  Format  Widok  Pomoc
AgreementNo;SellerTAXid;BuyerTAXid;InvoiceNo;InvIssuanceDate;InvMaturityDate;InvAmount;CCY
Agreement/01/2014;12345677745;5210XXX100;Invoice01;2014-01-02;2014-02-28;1,01;EUR
```

AgreementNo;SellerTAXid;BuyerTAXid;InvoiceNo;InvIssuanceDate;InvMaturityDate;InvAmount;CCY
Agreement/01/2014;12345677745;5210XXX100;Invoice01;2014-01-02;2014-02-28;1,01;EUR

Sending

The 'Sending invoices' screen consists of four parts: a filter section, main table with invoices, functional elements and summary information at the bottom.

To send invoices to the Bank follow the steps outlined below:
- tick the checkbox next to the invoice you wish to send
- enter the 'Requested execution date' i.e. the date on which the Bank should purchase the requested invoice
- select the 'Request type' – depending on the agreement concluded with the Bank, you will have the following options to choose from: Transfer, Discount and Finance.
- Click 'Send'. You can send items with status 'to send', 'financed' or 'rejected'.

In agreements where Discount and Transfer are specified as the available request types, you can send:
- Transfer request
- Discount request for those invoices for which transfer has been requested before
- Discount request for invoices for which no transfer request has been made – selecting this request type will result in both transfer and discount requests for the selected items being sent to the Bank

After you click 'Send', all the selected invoices will be checked for errors. If errors are discovered, none of the invoices will be sent and an appropriate message will be displayed on the screen.

From this screen it is also possible to edit invoices, delete invoices, pass invoices to modification and run cost simulation. To access these options click on the corresponding buttons under the list of invoices. These buttons will only become active if at least one invoice has been selected on the list.

When at least one invoice on the list is selected, you will also see a total for the selected items as well as the limit available for the contract.

3.2. Authorization

Authorizing invoices is possible from the **Invoices -> Approve** tab. You can authorize the invoices by selecting them on the list (ticking appropriate checkboxes) and clicking 'Approve'.

A request sent to the Bank via Citi Trade Portal and authorized by the User is considered to be confirmed by the User and thus ordered to be processed by the Bank in a valid and effective way.

The authorization screen is formed out of 4 sections: filer, invoice list, function buttons and summary. From here, the User may return the invoice to be corrected (by clicking on the 'Pass to modification'), delete the invoice ('Delete' button), authorize the invoice ('Approve') or run cost simulation ('Simulate costs').

The authorization scheme specified in the section II of the 'CitiDirect/CitiDirect EB – Activation/Configuration – Citi Trade Portal' determines the form of representation for the Client indicated in section I of that form, that is:

1) **one person representation** – occurs in case of selecting the 'Through sending' or '1 – one level' authorization scheme.

In the 'Through sending' authorization the User is entitled to contract obligations and to Create/Send requests.

'1 – one level' authorization means that the User is entitled to contract obligations, however if the User is entitled to Create/Send and at the same time to Authorize requests, it is not possible for this User to Create/Send and then Authorize the request they created in the system, even in case of one person representation.

2) **two person representation** – occurs in case of selecting the '2 – two levels' option in the authorization scheme.

'2 – two levels' authorization means that the User is entitled to contract obligations together with another User with the authorization entitlement, however neither of these two Users may authorize the request that one of them created in the system.

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CONFIGURATION REQUEST
CitiDirect/CitiDirect EB – Activation/Configuration – Citi Trade Portal – Trade Finance
The request concerns *(please select only one option)*: ☐ CitiDirect   ☐ CitiDirect EB

forms an integral part of the agreement whereby the Bank provides the Client with access to a system of electronic data processing and transmission (the "Network") and, together with the aforementioned agreement and the agreement/agreements specified in Section II hereinbelow it specifies the method and the effects of submission of declarations of will, including those related to performance of banking operations in electronic form, along with the types of declarations of will and the authorized representatives.

I. Client's data

Client's name	
Account No.	
Address for correspondence	
Contact person[1]	
Telephone number	E-mail address

II. Authorization scheme:

	Agreement No.	Through sending	/ Up to the amount of	1 – one level	/ Limit	2 – two levels	/ Limit
1		☐		☐		☐	
2		☐		☐		☐	

The Client's representation method has been specified in Section II hereinabove. A detailed description of the terms of use and operation of the Network, along with clarification of the Authorization scheme, as referred to in Section II hereinbelow, has been provided in the manual supplied by the Bank to the Client (the "User's Manual").

The Client hereby represents that it has read the User's Manual available on the Bank's website: http://www.citidirect.pl or www.citidirecteb.pl in the Manuals section, accepted its content and that it shall ensure that the provisions set forth in the User's Manual have been presented to the Users.

Any changes to the User's Manual shall be published by the Bank on the aforementioned website of the Bank, of which the Client shall be notified by the Bank posting a message in the Network or sending it to the e-mail address specified in Section I hereinabove.

III. User entitlements: [2]

	Full name / E-mail address	Agreement No.	SafeWord Card No.	Add entitlements	Remove entitlements	Remove User from the System	Create / Send	Authorization 1	Authorization 2	Reports[5]
1				☐	☐	☐	☐	☐	☐	☐
2				☐	☐	☐	☐	☐	☐	☐
3				☐	☐	☐	☐	☐	☐	☐
4				☐	☐	☐	☐	☐	☐	☐
5				☐	☐	☐	☐	☐	☐	☐

Instructions:

[1] The individual to be contacted by the Bank in the event of any doubts as to the correctness of the completion hereof. The aforementioned individual shall be authorized by the Client to clarify the Bank's doubts which may arise in relation to processing the request.

[2] The individuals with assigned authorization entitlements shall complete the „Personal data of persons making transactions in the name of the Account Holder". For authorization

Global invoice list is a screen on which statuses of all invoices can be viewed:

Click here to access the Global invoice list tab.

In the Status column details of the current invoice status are displayed.

Clicking the hyperlink 'show' will bring up a window with details of the particular invoices

The buttons become active when at least one invoice is selected on the list

Possible statuses for the invoices that can be found on the General overview screen are:

- **to approve** – invoices pending authorization
- **to modify** – invoices waiting to be modified
- **to send** – invoices which have been entered into the system and now await to be sent
- **sent** – invoices which have been sent to the Bank for processing but have not yet been accepted for processing by the Bank's transaction system
- **waiting for realization** – the invoices which have been sent to the Bank for processing, currently being processed by the Bank's transaction system
- **financed** - invoices for which the request has been completed
- **rejected** – invoices sent to the Bank but rejected during the processing, it is possible to resend them
- **deleted** – invoices deleted from the list of invoices, which are not displayed on the list by default
- **cancelled** – for invoices that have been cancelled

Payments

The 'Payments' screen show those transfers, which could not be settled by the Bank and which are awaiting for the User to specify the liabilities (payables) that should be settled with them. This list shows only the transfers with the two following status types: 'new' or 'sent to settle'. The content displayed on the list of transfers depends on the scope of entitlements which have been assigned to the User.

Items that have been selected for settlement by the User will be visible on this screen with 'awaiting' status under the Details section. After the request for settlement is verified by the Bank, regarding on whether the request has been accepted or rejected, its status will change accordingly. If all settlement requests have been accepted and the amount remaining to be settled equals 0, the payment will appear on the list with the status 'settled'.

Details screen (which can be accessed through the link in the Details column) displays general information about the payment as well as information on the liabilities, which are selected to be settled with that transfer.

The payment settlement screen (accessed by clicking the link 'settle' in the Action column) displays general information about the payment as well as the unpaid liabilities, which the User can select for settlement.

To settle a payment:
1) find a payment with status 'new' on the list
2) click on the 'settle' link for this payment in the Action column to open the 'Settlement of payments' screen
3) on the 'Settlement of payments' screen, on the 'Invoice - related payables ' screen, press 'Search' button – this will display the invoices available for settlement
4) choose the amounts (payables) you wish to settle and click on 'settle'
5) the payment on the list will receive status 'sent to settle', and in the details (under the 'show' link in Details column) for this payment you will be able to see which payables were selected for settlement

The Bank analyses the settlement request sent by the User. Depending on whether the request is accepted for processing by the Bank or rejected, the payment will receive appropriate status in the Details column.

If all settlement requests have been accepted and the amount remaining to be settled equals 0, the payment will appear on the list with the status 'settled'.

Settlement of payments

Settlement account	74103011910000000100065355
Sender account	0089333032
Sender data	test2
Transfer title	test2 test2
Amount	0,04 PLN
Date	20.02.2014

The final settlement will be conducted

> After you press 'Settle', details of the payables selected on the list below will become available on the List of Payments screen (after clicking 'show' in the Details column) and the transfer status on the payments list will change from 'new' to 'sent to settle'

[Settle] [Cancel]

Invoice-related payables | Others

Filter

Invoice no.		Type	all
Due Date	from ___ to ___	Amount left to pay	from ___ to ___

[Search] [Clear]

Payables Page < 1 of 1 > Number of results 3 Number of results per page 20

Contract ▲	Buyer	Seller	Invoice no	Due date	Type	Total amount to pay	Proposed amount to pay	
DEMO/F	Buyer	Client	222333	29.03.2014	Discount	17,22	☑ 0,01	change
DEMO/F	Buyer	Euro Elixir S.A.	555555	16.04.2014	Discount	17,22	☑ 0,03	change
DEMO/F	Buyer	TEST a/s	112233	20.03.2014	Discount	17,22	☐ 17,22	

Transfer amount to settle	0,04
The total of proposed settlements	0,00
The total of selected payables	0,04

> Total for the amounts selected on the list

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Alerts

Displayed on this screen are all alerts that have been generated by the system for the User.

List of alerts

Filter

Date	from ___ to ___
Status	new
Topic	all

Global invoice list
Payments
Alerts
Factor's invoices
Letters

> Click here to access the tab with lists of Alerts

Topic dropdown:
all
Correspondence was sent from the Bank
Defined limit has been crossed
Financed invoices
Information about paid invoiced
Information about rejected invoices
Invoices approved to Incasso
Invoices to approve
New document to download
New invoice to download
Overdue invoices
Recourse made
Reminder about invoice payment date
Reminder about payment date of L/C
Request for proposal of payment settling
The application has been returned for corrections
The application has been reviewed
The application was accepted
The application was rejected
The transaction has been opened

[Search] [Clear]

> A list of possible alert topics. You can configure them in the Settings -> Notifications tab.

List of alerts Page < of results per page 20

	Date	Type	Status	Details
☐	20.02.2014 11:22	New do	new	details
☐	20.02.2014 11:15	Finance	new	details
☐	20.02.2014 11:12	Informat	new	details
☐	20.02.2014 09:53	The app	new	details
☐	20.02.2014 09:53	The tran	new	details
☐	20.02.2014 09:49	Corresp	new	details
☐	14.02.2014 16:25	The tran	new	details

[Delete]

> You can delete the alerts by selecting them from the list and clicking 'Delete'. The 'Delete' button becomes available after at least one alert is selected from the list.

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When the details of the alert are clicked (the alert is read), the status 'new' will change to 'read' for that alert.

Factor's invoices (e-invoices)

On this screen you can view the list of invoices issued by the Bank and made available in the system. The content of this list depends on scope of assigned User entitlements.

For three months from the submission date of the invoice, you can download it from the system by clicking on the 'download' link in Action column. If the invoice is older than three months, the link 'download' will disappear and in its place there will appear a phrase 'archived'.

Letters

This screen allows access to documents available in the system.

Just like in the case of invoices, you can download the document by clicking on the 'download' link in the Action menu. However if the document was made available in the system three months ago or earlier, the 'download' link will disappear and will become replaced with the word 'archived'.

3.4. Contracts

The screen available under **Contracts -> Contract list** features a list of agreements concluded with the Bank which are serviced through the Citi Trade Portal.

When you click:
- 'details' in the Details column, you can display information about each of the contracts
- 'modify' in the Action column you can modify the threshold amount which, if exceeded will result in a notification to be sent to the User. Such a notification can be set up from the **Settings -> Notifications** tab ('Defined limit has been crossed' notification).

3.5. Additional information

File templates – file import scheme

In the **Settings -> File templates** tab you can view import templates predefined by the Bank or create your own file import template by clicking 'New template' button.

The 'New File Template' creation screen is formed out of three parts:

- The part concerning the file structure (technical parameters) – here you can set up technical parameters of the file, e.g. column separator type or date format.
- Configuration of file columns – here you may specify the order of column in the imported files. You can also set up a fixed value for particular columns.
- Test of the new file template – here you may test if the files you wish to upload to the system are formatted according to the specified new import template. To run a test click 'Browse' to select the file, and then click 'Run rest' button.

Part related to structure of the file (technical parameters).

Part related to the configuration of columns in the imported files.

Testing section, where you can upload the file you plan to enter into the system and test if it is correct (formatted according to the template) – simply click 'Browse' to select the file, and then click 'Run rest' button.

4. REPORTS

The list of available reports differs depending on which entitlements have been assigned to the User on the configuration form.

The screen consists of three sections:

- At the top – a drop down list from which the desired type of report is chosen.
- In the middle, configuration part where, once the type of report has been indicated, the fields are displayed to enter the report parameters as well as the configuration of the lists of columns to be returned in the report.
- The lower part of the form contains action buttons used to generate the report and view it in the form and to download the CSV file containing the report.

After you click the button 'Show', the selected report will be displayed in form of a table (with enabled sorting by columns) in a pop-up window. You can click the 'Download' button under that table to download the report in CSV format.

If you do not want to preview the report before downloading it, you can simply click the 'Download' button on the main Reports screen – the report will then be downloaded in CSV format.

Reports specifications

Report name:
Factoring/Supplier Finance: Factored invoices over defined period

The Report presents factored invoices within Factoring/Supplier Finance contracts over a given period of time. Data presented in the report show current state of those invoices.

The report shows invoices which, in a given timeframe, received the 'financed' status.

Transfer requests which were disbursed (discounted) later will appear in the report as separate items (provided that the timeframe specified in the filter covers both the acceptance of the invoice for collection and the later disbursement (discount) of the invoice).

The values for invoices accepted in a currency other than the agreement currency will be presented in the request currency (no conversion into the agreement currency).

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the installment (or blank field if the invoice is not linked with installments). Note: the column is not included by default in the report columns
8	Installment currency	Currency of the installment - if other than currency of invoice.
9	Installment rate	Exchange rate at which the installment value is converted at the installment rate.
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice amount	The invoice nominal amount.
13	Installment amount	Amount of the installment (or blank field if the invoice is not linked with installments) Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage).
16	Advance rate	Information on the invoice percentage financed by the Bank
17	Status	The report presents only invoices which have or had the 'financed' status.
18	Execution date	Date on which the request was completed.
19	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
20	Payment date	Date of the final repayment which paid off a given invoice
21	Recourse	Information on whether the invoice recourse was performed
22	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
23	Amount left to pay	Current invoice balance.
24	Paid advance amount	Information on whether the amount of financing was repaid. Information given on the basis of the current invoice balance.

Report name:

Factoring/Supplier Finance: Factored invoices over defined period (detailed costs)

Report similar to Report 1 – featuring additional columns with invoice costs.

Additional columns (in comparison to Report 1.)

No	Column title	Comment
25	Discount interest rate	Base rate (WIBOR/LIBOR …)
26	Discount interest net amount	Value of the calculated net discount
27	VAT rate on discount interest	VAT rate of the discount. If various VAT rates are applied to a given discount calculation, the 'multiple rates' value will be displayed in the field.
28	VAT on discount interest	Value of VAT on the discount.
29	Discount interest gross amount	Value of the calculated (gross) discount.
30	Invoice fee net amount	The (net) commission value for invoice disbursement (or a blank field if the invoice was accepted for collection)
31	VAT rate on invoice fee	VAT rate on commission for invoice disbursement (or a blank field if the invoice was accepted for collection). If various VAT rates are applied to a given discount calculation, the 'multiple rates' value will be displayed in the field.
32	VAT on invoice fee	The value of VAT on commission for invoice disbursement (or a blank field if the invoice was accepted for collection)
33	Invoice fee gross amount	The (gross) commission value for invoice disbursement (or a blank field if the invoice was accepted for collection)
34	Custom fee net amount	The (net) commission value for invoice acceptance for collection (or a blank field if the invoice was discounted)
35	VAT rate on custom fee	VAT rate on commission for invoice acceptance for collection (or a blank field if the invoice was disbursed). If various VAT rates are applied to a given discount calculation, the 'multiple rates' value will be displayed in the field.
36	VAT on custom fee	The value of VAT on commission for invoice acceptance for collection (or a blank field if the invoice was discounted)
37	Custom fee gross amount	The (gross) commission value for invoice acceptance for collection (or a blank field if the invoice was discounted)

Report name:

Financing history over a given period

Report presenting total amount advanced over a given period. Totals are presented per individual buyer as well as each currency. Data presented in the report show current state of those invoices.

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of company in the seller's role
4	Buyer	Abbreviated name of company in the buyer's role
5	Total invoices amount	Sum of amounts of disbursed invoices (per discounting dates).
6	Currency	Currency of the invoice
7	Total amount advanced	Total amount financed for invoices included in the report.
8	Total amount left to pay	Sum of current balances of invoices included in the report.

Report name:

Invoices not paid

Report presenting all invoices that have been not paid yet. Data presented in the report show current state of those invoices.

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the installment (or blank field if the invoice is not linked with installments). Note: the column is not included by default in the report columns
8	Installment currency	Currency of the installment if other than currency of invoice.
9	Installment rate	Exchange rate at which the installment value is converted at the installment rate.
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice amount	The invoice nominal amount.
13	Installment amount	Amount of the installment (or blank field if the invoice is not linked with installments) Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage).
16	Status	The report presents only invoices which have or had the 'financed' status.
17	Execution date	Date on which the request was completed.
18	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
19	Recourse	Information on whether the invoice recourse was performed
20	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
21	Amount left to pay	Current invoice balance

Report name:

Invoices overdue

Report presenting overdue invoices that have been not paid yet. Data presented in the report show current state of those invoices.

The report parameters and available columns are identical to those in the report titled 'Invoices not paid', except for an additional column: 'Delay' (in the table below).

Column title	Comment
Delay	The number of days between the current date and the due date based on the invoice.

Report name:

Invoices becoming due over specified period

Report showing all invoices that become due over specified period of time. Data presented in the report show current state of those invoices.

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice

4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the installment (or blank field if the invoice is not linked with installments). Note: the column is not included by default in the report columns
8	Installment currency	Currency of the installment if other than currency of invoice.
9	Installment rate	Exchange rate at which the installment value is converted at the installment rate.
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice amount	The invoice nominal amount.
13	Installment amount	Amount of the installment (or blank field if the invoice is not linked with installments) Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage).
16	Status	The report presents only invoices which have the 'financed' status.
17	Execution date	Date on which the request was completed.
18	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
19	Recourse	Information on whether the invoice recourse was performed
20	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
21	Amount left to pay	Current invoice balance
22	Paid advance amount	Information on whether the amount of financing was repaid. Information given on the basis of the current invoice balance.

Report name:
Factor's invoices becoming due over specified period

Report showing all factor's invoices that become due over specified period of time. Data presented in the report show current state of those invoices.

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the installment (or blank field if the invoice is not linked with installments). Note: the column is not included by default in the report columns
8	Installment currency	Currency of the installment if other than currency of invoice.
9	Installment rate	Exchange rate at which the installment value is converted at the installment rate.
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice amount	The invoice nominal amount.
13	Installment amount	Amount of the installment (or blank field if the invoice is not linked with installments) Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage).
16	Status	The report presents only invoices which have the 'financed' status.
17	Execution date	Date on which the request was completed.

18	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
19	Recourse	Information on whether the invoice recourse was performed
20	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
21	Amount left to pay	Current invoice balance
22	Paid advance amount	Information on whether the amount of financing was repaid. Information given on the basis of the current invoice balance.

Report name:
Balances and limits of debtors

The report showing the list of buyers in agreements, together with information on the amount of their (total and non-performing) exposure, and information on the limit assigned. The values are converted at the current NBP average rate into the buyer's limit currency.

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Limit	Limit assigned under the agreement. Note: the column is not attached by default to the columns included in the report.
4	Seller	Abbreviated name of the company in the seller's role for this invoice
5	Buyer	Abbreviated name of the company in the buyer's role for this invoice
6	Granted limit	Value of the buyer's limit assigned
7	Currency	Currency of the limit
8	Credit exposure	Sum of balances (converted into the currency of the buyer's limit assigned at the current NBP average rate) for invoices included in the report.
9	Exposure overdue	Sum of balances (converted into the currency of the buyer's limit assigned at the current NBP average rate) for invoices included in the report whose due date has already expired at the time of the report generation.

Report name:
Balances and limits

The report showing the list of agreements with information on the overall level of buyers' (total and non-performing) exposures in those agreements, and information on the limit assigned. The values for invoices accepted in a currency other than the agreement currency are presented in the agreement limit currency (conversion at the current NBP average rate).

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Granted limit	Limit assigned under the agreement
4	Currency	Currency of the limit
5	Credit exposure	Sum of balances (converted into the currency of the buyer's limit assigned at the current NBP average rate) for invoices included in the report.
6	Exposure overdue	Sum of balances (converted into the currency of the buyer's limit assigned at the current NBP average rate) for invoices included in the report whose due date has already expired at the time of the report generation.

Report name:
Contracts

The report showing information on agreements. The set of agreements returned by the report is limited to the same rules which apply to the list of agreements in the bookmark: **Contracts -> Contract list**

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Seller	The seller's abbreviated name. In the case of Reverse Factoring, specific parameters listed below are set on it
3	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
4	Currency	Currency of the agreement
5	Limit	The agreement limit value
6	Threshold	Threshold amount of the agreement limit, activating a notice of the limit excess
7	Buyer	Abbreviated buyer's name. In the case of Classic Factoring, specific parameters listed below are set on it
8	Advance rate	Presented value applicable to the discount request. If no discount request is filed for any relationship, the field will remain blank.
9	Type of financing	Information on whether the base rate is fixed or variable for the discount request
10	Margin on discount interest	Information on margin linked with the discount request.
11	Margin on credit interest	Information on margin linked with the financing request.
12	Incasso	Information on whether a given request type is available for the agreement.
13	Discounting	Information on whether a given request type is available for the agreement.
14	Financing on due date	Information on whether a given request type is available for the agreement.
15	Registration	Information on whether a given request type is available for the agreement.

Report name:
Proposals of payment settlement

The report showing the current status of transfer order settlement instructions. If liabilities to be repaid from a given transfer order are indicated multiple times, some information relating to the transfer order will be displayed multiple times as well (for each liability to be repaid).

Available report columns:

No	Column title	Comment
1	Date	Date when the liability was selected for settlement
2	Contract no.	Number of the agreement that the liability indicated for repayment originates from. A blank field for instructions indicated as 'Other'.
3	Invoice no.	Number of the invoice that the liability indicated for repayment originates from. A blank field for liabilities connected with the agreement and instructions indicated as 'Other.
4	Name	Name of liability as per glossary (for liabilities connected with the agreement and with invoices). In the case of instructions indicated as 'Other' those are the following instructions: (pass to seller, pass to debtor, other).
5	Amount	Amount of the settlement instruction.
6	Currency	Transfer order currency
7	Description	Column with the transfer order description (value entered by the user

		indicating 'Other').
8	Status	Information on the instruction status (new, rejected, awaiting)
9	Reason for rejection	Rejection reason for the request
10	Sender details	Transfer order sender's details
11	Transfer title	Payment due to
12	Transfer amount	Total transfer order amount
13	Date	Date on which the Bank received the transfer
14	Sender account	Account from which the payment was received
15	Assignment account	The Bank account indicated in the agreement as the account for repayment

Report name:
Factoring - Financing of Invoices (detailed costs)

The Report presents financed invoices within Reversed Factoring contracts over a given period of time. Data presented in the report show current state of those invoices. The reports included detailed information about costs related to invoices (interest, commissions).

The report shows invoices which, in a given timeframe, received the 'financed' status.

Transfer requests which were disbursed (discounted) later will appear in the report as separate items (provided that the timeframe specified in the filter covers both the acceptance of the invoice for collection and the later disbursement (discount) of the invoice).

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice number	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the installment (or blank field if the invoice is not linked with installments). Note: the column is not included by default in the report columns
8	Installment currency	Currency of the installment if other than currency of invoice.
9	Installment rate	Exchange rate at which the installment value is converted at the installment rate.
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice amount	The invoice nominal amount.
13	Installment amount	Amount of the installment (or blank field if the invoice is not linked with installments) Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage).
16	Advance rate	Information on the invoice percentage financed by the Bank.
17	Status	The report presents only invoices which have or had the 'Financed' status.
18	Execution date	Date on which the request was completed.
19	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
20	Payment date	Date of the final repayment which paid off a given invoice
21	Recourse	Information on whether the invoice recourse was performed
22	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
23	Amount left to pay	Current invoice balance.
24	Paid advance amount	Information on whether the amount of financing was repaid. Information given on the basis of the current invoice balance.

25	Current financing rate	The rate at which interest is accrued for financing (base rate (WIBOR/LIBOR…) together with the margin stipulated) in the agreement, until the current date.
26	Current financing net amount	(Net) value of interest for financing.
27	Current financing net amount	VAT rate on interest for financing.
28	Current financing VAT	Value of VAT on interest for financing.
29	Current financing gross amount	(Gross) value of interest for financing.
30	Financing rate until repayment obligations to the Bank	The rate at which interest is accrued for financing (until the current date)
31	Financing net amount until repayment obligations to the Bank	(Net) value of financing calculated until the date of repayment of the liability owing to the Bank.
32	Financing VAT rate until repayment obligations to the Bank	VAT rate on interest for financing.
33	Financing VAT until repayment obligations to the Bank	Value of VAT on interest for financing.
34	Financing gross amount until repayment obligations to the Bank	(Gross) value of financing calculated until the date of repayment of the liability owing to the Bank
35	Financing fee net amount	(Net) value of commission for financing.
36	Financing fee VAT rate	VAT rate on commission for financing.
37	Financing fee VAT	Value of VAT on commission for financing.
38	Financing fee gross amount	(Gross) value of commission for financing.

Report name:
Settlement Report

The Report presents settlements of invoices purchased by the Bank under Factoring Agreements. Data presented in the report show current state of those invoices with partial settlements considered.

Default sorting of the report data: per the buyer's name, invoice number and date of repayment from collection of partial repayments. If no repayments were made for a given invoice, the columns containing partial repayment data will remain blank.

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing) Overwriting previous events for a given invoice,
7	Installment no.	Number of the installment (or blank field if the invoice is not linked with installments). Note: the column is not included by default in the report columns
8	Currency	Currency of the installment if other than currency of invoice.
9	Installment rate	Exchange rate at which the installment value is converted at the installment rate.
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice amount	The invoice nominal amount.
13	Installment amount	Amount of the installment (or blank field if the invoice is not linked with installments) Note: the column is not included by default in the report columns

14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage).
16	Advanced rate	Information on the invoice percentage financed by the Bank.
17	Status	Tthe report presents only invoices which have or had the 'financed' status).
18	Execution date	Date on which the request was completed.
19	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
20	Payment date	Date of repayment for a given invoice (applies to the financed amount and/or non-financed principal amount of the invoice). In the case of recourse it is the recourse date.
21	Total repayment date	Date of total repayment of the financed amount and/or non-financed principal amount of the invoice – it appears with the last repayment of the invoice, which finally pays off the invoice
22	Recourse	Information on whether invoice recourse was performed takes the value of 'Yes/No'. For the record of repayment made by the debtor, 'No' appears in the column, for the record in the form of recourse, 'Yes' appears beside the record
23	Repayment amount	Value of repayment which was received by the Bank as repayment of the financed amount and/or non-financed principal amount of the invoice (also the recourse value in the case of repayment in the form of recourse). Current amount for a given repayment.
24	Repaid amount	The sum of amounts which the Bank received as repayment of the financed amount and/or non-financed principal amount of the invoice. Current amount for a given repayment.
25	Nominal repaid amount	Takes Yes/No value Yes – if the invoice nominal value is fully repaid, No – in other cases. Current amount for a given repayment.
26	Remaining nominal amount to repay	Outstanding portion of the invoice nominal amount, i.e. the financed and non-financed amount in total. For transfer order request – presentation of the invoice nominal value. Current amount for a given repayment.
27	Financing amount repaid	Takes Yes/No value, Yes – if the invoice financing amount is fully repaid, No – in other cases. Current amount for a given repayment.
28	Remaining financing amount to repay	Outstanding portion of the financing amount. For transfer order requests – presentation '0'. Current amount for a given repayment.